Ref #	Hits	Search Query	DBs	Default Operator	Plurals	Time Stamp
L1	4207	((705/4) or (235/380)).CCLS.	US-PGPUB; USPAT; EPO; JPO; DERWENT; IBM_TDB	OR	OFF	2005/02/02 09:55
L2	30	(prepaid or pre adj1 paid or pre adj1 pay$4 or prepay$4 or paid adj1 in adj1 advance) and (health adj1 care or healthcare or medical adj1 care or medicare or medicaid) and L1	US-PGPUB; USPAT; EPO; JPO; DERWENT; IBM_TDB	OR	ON	2005/02/02 10:00
L3	10	(prepaid or pre adj1 paid or pre adj1 pay$4 or prepay$4 or paid adj1 in adj1 advance) and (health adj1 care or healthcare or medical adj1 care or medicare or medicaid) and L1 and patient	US-PGPUB; USPAT; EPO; JPO; DERWENT; IBM_TDB	OR	ON	2005/02/02 10:02
L4	10	(prepaid or pre adj1 paid or pre adj1 pay$4 or prepay$4 or paid adj1 in adj1 advance or purchas$2 adj1 in adj1 advance or pre adj1 purchase$2 or prepurchased) and (health adj1 care or healthcare or medical adj1 care or medicare or medicaid) and L1 and patient	US-PGPUB; USPAT; EPO; JPO; DERWENT; IBM_TDB	OR	ON	2005/02/02 10:04
L5	6	(prepaid or pre adj1 paid or pre adj1 pay$4 or prepay$4 or paid adj1 in adj1 advance or purchas$2 adj1 in adj1 advance or pre adj1 purchase$2 or prepurchased) and (health adj1 care or healthcare or medical adj1 care or medicare or medicaid) and insurance and L1 and patient	US-PGPUB; USPAT; EPO; JPO; DERWENT; IBM_TDB	OR	ON	2005/02/02 10:04
L6	5	(prepaid or pre adj1 paid or pre adj1 pay$4 or prepay$4 or paid adj1 in adj1 advance or purchas$2 adj1 in adj1 advance or pre adj1 purchase$2 or prepurchased) and (health adj1 care or healthcare or medical adj1 care or medicare or medicaid) and L1 and patient and @ad <= "20010131"	US-PGPUB; USPAT; EPO; JPO; DERWENT; IBM_TDB	OR	ON	2005/02/02 10:30
L8	605	(pre adj1 select$3 or preselect$3) and (health or medical) and (consultation or appointment or surgery or operation or visit or meeting) and (pay$4 or paid) and (card)	US-PGPUB; USPAT; EPO; JPO; DERWENT; IBM_TDB	OR	ON	2005/02/02 10:31

(handwritten annotations: "Considered 1" next to L4; "looked at titles/abstracts" next to L6; arrow pointing to L8 hits; circled 4207 in L1)

L9	236	(pre adj1 select$3 or preselect$3) and (health or medical) and (consultation or appointment or surgery or operation or visit or meeting) and (pay$4 or paid) and (card) and (number or amount or quantity) and @ad <= "20010131"	US-PGPUB; USPAT; EPO; JPO; DERWENT; IBM_TDB	OR	ON	2005/02/02 10:32
L10	3895	((705/2) or (705/3) or (600/300)).CCLS.	US-PGPUB; USPAT; EPO; JPO; DERWENT; IBM_TDB	OR	OFF	2005/02/02 10:32
L11	3907	(pre adj1 select$3 or preselect$3) and (health or medical) and (consultation or appointment or surgery or operation or visit or meeting) and (pay$4 or paid) and (card) and (number or amount or quantity) and @ad <= "20010131" and L1 or L10	US-PGPUB; USPAT; EPO; JPO; DERWENT; IBM_TDB	OR	ON	2005/02/02 10:33
L12	26	(pre adj1 select$3 or preselect$3) and (health or medical) and (consultation or appointment or surgery or operation or visit or meeting) and (pay$4 or paid) and (card) and (number or amount or quantity) and @ad <= "20010131" and (L1 or L10)	US-PGPUB; USPAT; EPO; JPO; DERWENT; IBM_TDB	OR	ON	2005/02/02 10:36
L13	9	(pre adj1 select$3 or preselect$3) and (health or medical) and (consultation or appointment or surgery or operation or visit or meeting) and (pay$4 or paid) and (card) and (number or amount or quantity) and @ad <= "20010131" and (L1 or L10) and (debit)	US-PGPUB; USPAT; EPO; JPO; DERWENT; IBM_TDB	OR	ON	2005/02/02 10:36

Considered 1 (handwritten annotation)

S1	21	(prepaid or pre adj1 paid or pre adj1 pay$4 or prepay$4 or paid adj1 in adj1 advance) and (health adj1 care or healthcare) and (patient or customer or consumer) and (identif$7 or ID or personal adj1 (data or information) or password) and (preselect$3 or pre adj1 select$3 or (select or choose) adj1 beforehand and (consultation or appointment or surgery or operation or meeting or visit) and (physician or doctor) same (network) or HMO or PPO or health adj1 maintenance adj1 organization or preferred adj1 provider adj1 organization) and (card) and (track$3 or record$3 or mark$3) and (updat$3 or add$3 or modify$3) and (distribut$3 or deliver$3) and (phone or telephone or cellphone)	US-PGPUB; USPAT; EPO; JPO; DERWENT; IBM_TDB	OR	ON	2005/02/01 16:41
S2	46	(prepaid or pre adj1 paid or pre adj1 pay$4 or prepay$4 or paid adj1 in adj1 advance) and (health adj1 care or healthcare) and (patient or customer or consumer) and card and @ad <= "20010131"	US-PGPUB; USPAT; EPO; JPO; DERWENT; IBM_TDB	OR	ON	2005/02/01 10:10
S3	31	(prepaid or pre adj1 paid or pre adj1 pay$4 or prepay$4 or paid adj1 in adj1 advance) and (health adj1 care or healthcare) and (patient) and card and @ad <= "20010131"	US-PGPUB; USPAT; EPO; JPO; DERWENT; IBM_TDB	OR	ON	2005/02/01 10:12
S4	7	(prepaid or pre adj1 paid or pre adj1 pay$4 or prepay$4 or paid adj1 in adj1 advance) adj1 card and (health adj1 care or healthcare) and (patient) and @ad <= "20010131"	US-PGPUB; USPAT; EPO; JPO; DERWENT; IBM_TDB	OR	ON	2005/02/01 10:14
S22	3	medical adj1 charge adj1 payment	US-PGPUB; USPAT; EPO; JPO; DERWENT; IBM_TDB	OR	ON	2005/02/01 10:38
S24	2	prepay$3 adj1 (method or system) same card and patient	US-PGPUB; USPAT; EPO; JPO; DERWENT; IBM_TDB	OR	ON	2005/02/01 10:44
S26	1	(prepay$3 or prepaid or pre adj1 paid or pre adj1 pay$3) adj1 (health or medical) same insurance	US-PGPUB; USPAT; EPO; JPO; DERWENT; IBM_TDB	OR	ON	2005/02/01 10:45

(handwritten annotations: "looked at titles/abstracts" next to S1, S3, S4, S22, S24)

S27	89	(prepay$3 or prepaid or pre adj1 paid or pre adj1 pay$3 or advance same pay$4) same (health or medical) same insurance	US-PGPUB; USPAT; EPO; JPO; DERWENT; IBM_TDB	OR	ON	2005/02/01 10:48
S28	30959	no adj1 premium adj1 healthcare or health adj1 care	US-PGPUB; USPAT; EPO; JPO; DERWENT; IBM_TDB	OR	ON	2005/02/01 10:49
S30	2	no adj1 premium same (healthcare or health adj1 care)	US-PGPUB; USPAT; EPO; JPO; DERWENT; IBM_TDB	OR	ON	2005/02/01 10:50
S33	24	(pre adj1 paid or pre adj1 pay$4) same (healthcare or health adj1 care)	US-PGPUB; USPAT; EPO; JPO; DERWENT; IBM_TDB	OR	ON	2005/02/01 10:52
S34	62	(pre adj1 paid or pre adj1 pay$4 or prepaid or prepay$4) same (healthcare or health adj1 care)	US-PGPUB; USPAT; EPO; JPO; DERWENT; IBM_TDB	OR	ON	2005/02/01 10:51
S35	9	(pre adj1 paid or pre adj1 pay$4) same (healthcare or health adj1 care) and @ad <= "20010131"	US-PGPUB; USPAT; EPO; JPO; DERWENT; IBM_TDB	OR	ON	2005/02/01 10:52
S36	129	(prepaid or pre adj1 paid or pre adj1 pay$4 or prepay$4 or paid adj1 in adj1 advance) and (health adj1 care or healthcare) and (patient or customer or consumer) and (identif$7 or ID or personal adj1 (data or information) or password) and card	US-PGPUB; USPAT; EPO; JPO; DERWENT; IBM_TDB	OR	ON	2005/02/01 16:22
S37	158	(prepaid or pre adj1 paid or pre adj1 pay$4 or prepay$4 or paid adj1 in adj1 advance) and (health adj1 care or healthcare or medical adj1 care or medicare or medicaid) and (patient or customer or consumer) and (identif$7 or ID or personal adj1 (data or information) or password) and card	US-PGPUB; USPAT; EPO; JPO; DERWENT; IBM_TDB	OR	ON	2005/02/02 09:56

(handwritten) looked at titles/abstracts

(handwritten) looked at titles/abstracts

S38	57	(prepaid or pre adj1 paid or pre adj1 pay$4 or prepay$4 or paid adj1 in adj1 advance) and (health adj1 care or healthcare or medical adj1 care or medicare or medicaid) and (patient or customer or consumer) and (identif$7 or ID or personal adj1 (data or information) or password) and card and @ad <= "20010131"	US-PGPUB; USPAT; EPO; JPO; DERWENT; IBM_TDB	OR	ON	2005/02/01 16:23
S39	35	(prepaid or pre adj1 paid or pre adj1 pay$4 or prepay$4 or paid adj1 in adj1 advance) and (health adj1 care or healthcare or medical adj1 care or medicare or medicaid) and (patient) and (identif$7 or ID or personal adj1 (data or information) or password) and card and @ad <= "20010131"	US-PGPUB; USPAT; EPO; JPO; DERWENT; IBM_TDB	OR	ON	2005/02/01 16:26
S40	3895	((705/2) or (705/3) or (600/300)). CCLS.	US-PGPUB; USPAT; EPO; JPO; DERWENT; IBM_TDB	OR	OFF	2005/02/01 16:26
S41	32	(prepaid or pre adj1 paid or pre adj1 pay$4 or prepay$4 or paid adj1 in adj1 advance) and card and S40	US-PGPUB; USPAT; EPO; JPO; DERWENT; IBM_TDB	OR	ON	2005/02/01 16:31
S42	36	(prepaid or pre adj1 paid or pre adj1 pay$4 or prepay$4 or paid adj1 in adj1 advance or advance$1 adj1 payment) and card and S40	US-PGPUB; USPAT; EPO; JPO; DERWENT; IBM_TDB	OR	ON	2005/02/01 16:31
S43	8	(prepaid or pre adj1 paid or pre adj1 pay$4 or prepay$4 or paid adj1 in adj1 advance) and card and uninsured	US-PGPUB; USPAT; EPO; JPO; DERWENT; IBM_TDB	OR	ON	2005/02/01 16:38
S44	35	(prepaid or pre adj1 paid or pre adj1 pay$4 or prepay$4 or paid adj1 in adj1 advance) and health adj1 plan	US-PGPUB; USPAT; EPO; JPO; DERWENT; IBM_TDB	OR	ON	2005/02/01 16:41

Handwritten annotations:
- S38: considered 3
- S39: looked @ titles/abstracts
- S41: considered 1
- S42: looked @ titles/abstracts
- S43: looked at titles/abstracts
- S44: looked at titles/abstracts

S45	59	(prepaid or pre adj1 paid or pre adj1 pay$4 or prepay$4 or paid adj1 in adj1 advance) and (health adj1 care or healthcare) and (consultation or appointment or surgery or operation or meeting or visit) and (physician or doctor) and (network or HMO or PPO or health adj1 maintenance adj1 organization or preferred adj1 provider adj1 organization) and (card)	US-PGPUB; USPAT; EPO; JPO; DERWENT; IBM_TDB	OR	ON	2005/02/01 16:47
S46	19	(prepaid or pre adj1 paid or pre adj1 pay$4 or prepay$4 or paid adj1 in adj1 advance) and (health adj1 care or healthcare) and (consultation or appointment or surgery or operation or meeting or visit) and (physician or doctor) and (network or HMO or PPO or health adj1 maintenance adj1 organization or preferred adj1 provider adj1 organization) and (card) and @ad <= "20010131"	US-PGPUB; USPAT; EPO; JPO; DERWENT; IBM_TDB	OR	ON	2005/02/01 16:48

looked at titles/abstracts

Ref #	Hits	Search Query	DBs	Default Operator	Plurals	Time Stamp
L51	52	(prepay$3 or prepaid or pre adj1 paid or pre adj1 pay$3 or advance same pay$4) adj1 card and (indicia or mark or indication) and (track$3 or record$3) and (updat$3 or modify$3 or chang$3) and @ad <= "20010131" and L1	US-PGPUB; USPAT; EPO; JPO; DERWENT; IBM_TDB	OR	ON	2005/02/02 14:32

considered 2 (handwritten)

Ref #	Hits	Search Query	DBs	Default Operator	Plurals	Time Stamp
L67	8	(pre adj1 paid) adj1 (cell or wireless) adj1 (telephone or phone) and @ad <= "20010131"	US-PGPUB; USPAT; EPO; JPO; DERWENT; IBM_TDB	OR	ON	2005/02/02 15:00 Considered 1

Ref #	Hits	Search Query	DBs	Default Operator	Plurals	Time Stamp
L6	9	(chiropract$3 or acupunct$6) and (pre adj1 paid or prepaid or pre adj1 pay$4 or prepay$4) and card	US-PGPUB; USPAT; EPO; JPO; DERWENT; IBM_TDB	OR	ON	2005/02/02 17:12

Considered 1

Ref #	Hits	Search Query	DBs	Default Operator	Plurals	Time Stamp
L3	693	(prepaid or (pre adj1 paid) or prepay$4 or (pre adj1 pay$4) or debit$4 or (advanc$4 adj1 pay$4) or (advance adj4 paid)) with (medical or clinical or health or healthcare or doctor or physician or hospital or provider or clinic or treatment or surgery or surgical$4) with (fee or bill or charge or copayment or premium or consultation or appointment or visit or meeting)	US-PGPUB; USPAT; EPO; JPO; DERWENT; IBM_TDB	OR	ON	2005/02/03 10:02
L7	1306	(prepaid or (pre adj1 paid) or prepay$4 or (pre adj1 pay$4) or debit$4 or (advanc$4 adj1 pay$4) or (advance adj4 paid)) with (medical or clinical or health or healthcare or doctor or physician or hospital or provider or clinic or treatment or surgery or surgical$4) with (card or IC or smartcard or plastic or biometric or identifier)	US-PGPUB; USPAT; EPO; JPO; DERWENT; IBM_TDB	OR	ON	2005/02/03 10:12
L8	301	L3 and L7	US-PGPUB; USPAT; EPO; JPO; DERWENT; IBM_TDB	OR	ON	2005/02/03 10:12

Ref #	Hits	Search Query	DBs	Default Operator	Plurals	Time-Stamp
L14	30	L3 and L7 and (health or healthcare or health adj1 care or medical or medicine or acupunctur$3 or doctor or physician or dentist or dental or chiropract$3) and @ad <= "20020131" and (select or choose or chose)	US-PGPUB; USPAT	OR	ON	2005/02/03 10:18

considered 1

Ref #	Hits	Search Query	DBs	Default Operator	Plurals	Time Stamp
L12	12	(card or smartcard) same (updat$3 or modif$7 or chang$3) same (data or information) same (patient) same (physician or doctor) same (participat$3 or member)	US-PGPUB; USPAT	OR	ON	2005/02/04 10:25

considered 1

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DEBIT-CARD STYLE HEALTH SERVICES COMING TO TOWN PREPAID MEDICAL SERVICES OFFERED IN STATE BY COLUMBIA CHIROPRACTIC; [FINAL Edition]

Michele Conklin Rocky Mountain News Staff Writer. **Rocky Mountain News**. Denver, Colo.: Mar 7, 1997. pg. 2.B

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Consumers soon will be able to access health care with the swipe of a card.

The new system, being introduced in Colorado by the former head of a local hospital system, uses debit card technology to get rid of wasteful paperwork. The smart card, developed by Portland-based Alternare, is being offered first by Columbine Chiropractic Plan.

Under the Alternare system, a company or individual prepays for a certain number of chiropractic visits. When the cardholder goes to one of the participating doctors and presents the card, a machine reads the card to get information such as patient and employer name. One unit is deducted from the card and payment is automatically transferred to the doctor's bank account within 72 hours.

"It's simple technology, but the potential is unbelievable," said Tom Rockers, president of Alternare of Colorado and former president of Provenant Health Partners which merged into Centura Health.

"Forty percent of the cost of health care is overhead, much of that in billing and collections that has no value for anyone. This is a way to eliminate that while still giving patients freedom of choice."

Columbine hopes to sell the cards to employers, worker's compensation programs, personal injury plans and individuals. One of the main benefits of the card is that providers get paid within 72 hours of rendering service rather than the standard three to six months, said David McReynolds, president of Columbine. That shortened payment time, in turn, should entice providers to offer cardholders a discounted fee. But since prices haven't been set, time will tell if that's the case.

On the employer side, the benefit is that the company is not paying for services that go unused, Rockers said. Under an insurance plan, a company pays a fee every month per employee whether the services are used or not. Under the Alternare system, the company pays in advance but gets money back if the services go unused. Employers also don't have to deal with any paperwork, he said.

Alternare works well for chiropractic, vision, dental and other "carve-out" specialty services, but Rockers hopes to eventually expand the technology to mainstream health care services. One initial use for the card is with managed care plan referrals. Most HMOs require members to go to their primary care doctors to get referrals to see specialists, which aggravates many people.

That system also is costly for the HMOs which pay for two doctor's visits and employers whose workers have to take time off for two doctor's appointments.

Alternare could help improve that situation if HMOs authorized a limited number of specialist visits without referrals and gave each member a smart card with that number of units available.

Beyond that, patients still would need to go through the traditional system.

[Illustration]
Photo (2); Caption: Chiropractors like John Hanks, above, may soon offer services via Alternare's smart-card technology, left. CAPTION: Alternare smart-card.

Text-only interface

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